

In the Claims:

Kindly amend the claims as follows:

1-22 (CANCELED).

23. (PREVIOUSLY PRESENTED) An insurance method, comprising:
 - purchasing a first insurance policy from an owner;
 - optimally funding the first insurance policy; and
 - promising to pay the full benefit of the first insurance policy to the owner of the first insurance policy.
24. (PREVIOUSLY PRESENTED) The insurance method of claim 23, further comprising providing lower premiums to the owner of the first insurance policy.
25. (PREVIOUSLY PRESENTED) The insurance method of claim 23, further comprising assuming the risk of the first insurance policy collapsing before receiving a death benefit due under the first insurance policy.
26. (PREVIOUSLY PRESENTED) The insurance method of claim 24, further comprising assuming the risk of the first insurance policy collapsing before receiving a death benefit due under the first insurance policy.

27. (PREVIOUSLY PRESENTED) The insurance method of claim 23,
further comprising the owner paying insurance premiums.

28. (PREVIOUSLY PRESENTED) The insurance method of claim 23,
further comprising the owner paying no premiums.